

Article - Family Law

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§10–108.1.

(a) In this section, “consumer reporting agency” means any person or entity that, for monetary fees or dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer credit reports to third parties.

(b) (1) If a child support obligation owed by an obligor and enforced by the Administration or a local support enforcement office becomes 60 days or more in arrears, the Administration shall make available, upon request in a format acceptable to the consumer reporting agency and the Administration, information regarding the arrears to all consumer reporting agencies that operate in the State.

(2) The Administration shall:

(i) designate one or more persons to receive and process requests from the consumer reporting agencies regarding the reverification of information; and

(ii) respond to requests made by the consumer reporting agencies in a timely manner.

(c) (1) Before supplying any information to a consumer reporting agency under this section, the Administration shall:

(i) send written notice of the proposed action to the obligor including the obligor’s right to contest the accuracy of the reported arrearage; and

(ii) give the obligor a reasonable opportunity to contest the accuracy of the information.

(2) The obligor may appeal a decision of the Administration to provide the information regarding arrears to consumer reporting agencies in accordance with Title 10 of the State Government Article.

(d) The Secretary of Human Services shall adopt rules and regulations to implement the provisions of this section.

(e) (1) Except as provided in paragraph (2) of this subsection, a consumer reporting agency that receives information regarding child support arrears under this section shall comply with the provisions of Title 14, Subtitle 12 of the Commercial Law Article.

(2) If the Administration finds that it has supplied erroneous information concerning arrears owed by an obligor to a consumer reporting agency:

(i) the Administration shall notify the consumer reporting agency; and

(ii) the consumer reporting agency shall remove any information concerning the erroneous arrears from the obligor's credit file.

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